

PATENT COOPERATION TREATY

PCT

NOTIFICATION CONCERNING
AMENDMENTS OF THE CLAIMS(PCT Rule 62 and
Administrative Instructions, Section 417)

From the INTERNATIONAL BUREAU

To:

Commissioner
US Department of Commerce
United States Patent and Trademark
Office, PCT
2011 South Clark Place Room
CP2/5C24
Arlington, VA 22202
ETATS-UNIS D'AMERIQUE

in its capacity as International Preliminary Examining Authority

Date of mailing (day/month/year)

14 November 2001 (14.11.01)

International application No.

PCT/IL01/00219

International filing date (day/month/year)

08 March 2001 (08.03.01)

Applicant

FRIEDMAN, Gabriel et al

The International Bureau hereby informs the International Preliminary Examining Authority that no amendments under Article 19 have been received by the International Bureau (Administrative Instructions, Section 417).

The International Bureau of WIPO
34, chemin des Colombettes
1211 Geneva 20, Switzerland

Facsimile No. (41-22) 740.14.35

Authorized officer

Claudio BORTON

Telephone No. (41-22) 338.83.38

TENT COOPERATION TRE Y

PCT

NOTIFICATION OF ELECTION

(PCT Rule 61.2)

From the INTERNATIONAL BUREAU

To:

Commissioner
 US Department of Commerce
 United States Patent and Trademark
 Office, PCT
 2011 South Clark Place Room
 CP2/5C24
 Arlington, VA 22202
 ETATS-UNIS D'AMERIQUE
 in its capacity as elected Office

Date of mailing (day/month/year) 14 November 2001 (14.11.01)	
International application No. PCT/IL01/00219	Applicant's or agent's file reference 01/21666
International filing date (day/month/year) 08 March 2001 (08.03.01)	Priority date (day/month/year) 20 March 2000 (20.03.00)
Applicant FRIEDMAN, Gabriel et al	

1. The designated Office is hereby notified of its election made:

☒ in the demand filed with the International Preliminary Examining Authority on:
 10 September 2001 (10.09.01)

☐ in a notice effecting later election filed with the International Bureau on:

2. The election ☒ was

☐ was not

made before the expiration of 19 months from the priority date or, where Rule 32 applies, within the time limit under Rule 32.2(b).

The International Bureau of WIPO 34, chemin des Colombettes 1211 Geneva 20, Switzerland Facsimile No.: (41-22) 740.14.35	Authorized officer Claudio BORTON Telephone No.: (41-22) 338.83.38
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PATENT COOPERATION TREATY

PCT

From the INTERNATIONAL BUREAU

NOTIFICATION OF RECEIPT OF
RECORD COPY

(PCT Rule 24.2(a))

To:

G. E. EHRLICH (1995) LTD.
28 Bezalel Street
52521 Ramat Gan
ISRAËL

Date of mailing (day/month/year) 04 April 2001 (04.04.01)	IMPORTANT NOTIFICATION
Applicant's or agent's file reference 01/21666	International application No. PCT/IL01/00219

The applicant is hereby notified that the International Bureau has received the record copy of the international application as detailed below.

Name(s) of the applicant(s) and State(s) for which they are applicants:

FRIEDMAN, Gabriel et al (all designated States)

International filing date : 08 March 2001 (08.03.01)
Priority date(s) claimed : 20 March 2000 (20.03.00)
14 November 2000 (14.11.00)

Date of receipt of the record copy
by the International Bureau : 26 March 2001 (26.03.01)

List of designated Offices :

AP : GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW
EA : AM, AZ, BY, KG, KZ, MD, RU, TJ, TM
EP : AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR
OA : BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG
National : AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ,
EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG,
US, UZ, VN, YU, ZA, ZW

ATTENTION

The applicant should carefully check the data appearing in this Notification. In case of any discrepancy between these data and the indications in the international application, the applicant should immediately inform the International Bureau.

In addition, the applicant's attention is drawn to the information contained in the Annex, relating to:

- ☒ time limits for entry into the national phase
☐ confirmation of precautionary designations
☒ requirements regarding priority documents

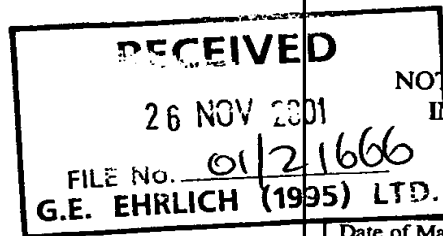
A copy of this Notification is being sent to the receiving Office and to the International Searching Authority.

The International Bureau of WIPO 34, chemin des Colombettes 1211 Geneva 20, Switzerland	Authorized officer: Athina Nickitas-Etienne
Facsimile No. (41-22) 740.14.35	Telephone No. (41-22) 338.83.38

PATENT COOPERATION TREATY

From the
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

To:
GAL EHRLICH
c/o Anthony Castorina
2001 Jefferson Davis Highway
Suite 207
Arlington, VA 22202



PCT

NOTIFICATION OF TRANSMITTAL OF
INTERNATIONAL PRELIMINARY
EXAMINATION REPORT

(PCT Rule 71.1)

Date of Mailing
(day/month/year)

16 NOV 2001

Applicant's or agent's file reference

01/21666

IMPORTANT NOTIFICATION

International application No.

PCT/IL01/00219

International filing date (day/month/year)

08 March 2001 (08.03.2001)

Priority date (day/month/year)

20 March 2000 (20.03.2000)

Applicant

FRIEDMAN, GABRIEL

1. The applicant is hereby notified that this International Preliminary Examining Authority transmits herewith the international preliminary examination report and its annexes, if any, established on the international application.
2. A copy of the report and its annexes, if any, is being transmitted to the International Bureau for communication to all the elected Offices.
3. Where required by any of the elected Offices, the International Bureau will prepare an English translation of the report (but not of any annexes) and will transmit such translation to those Offices.
4. **REMINDER**

The applicant must enter the national phase before each elected Office by performing certain acts (filing translations and paying national fees) within 30 months from the priority date (or later in some Offices)(Article 39(1))(see also the reminder sent by the International Bureau with Form PCT/IB/301).

Where a translation of the international application must be furnished to an elected Office, that translation must contain a translation of any annexes to the international preliminary examination report. It is the applicant's responsibility to prepare and furnish such translation directly to each elected Office concerned.

For further details on the applicable time limits and requirements of the elected Offices, see Volume II of the PCT Applicant's Guide.

Name and mailing address of the IPEA/US

Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Facsimile No. (703)305-3230

Authorized officer

Vincent Millin

Telephone No. 308-0975

Form PCT/IPEA/416 (July 1992)

PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference 01/21666	FOR FURTHER ACTION See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)	
International application No. PCT/IL01/00219	International filing date (day/month/year) 08 March 2001 (08.03.2001)	Priority date (day/month/year) 20 March 2000 (20.03.2000)
International Patent Classification (IPC) or national classification and IPC IPC(7): G06F 17/60 and US Cl.: 705/43		
Applicant FRIEDMAN, GABRIEL		
<p>1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.</p> <p>2. This REPORT consists of a total of <u>3</u> sheets, including this cover sheet.</p> <p><input type="checkbox"/> This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).</p> <p>These annexes consist of a total of <u> </u> sheets.</p> <p>3. This report contains indications relating to the following items:</p> <p>I <input checked="" type="checkbox"/> Basis of the report</p> <p>II <input type="checkbox"/> Priority</p> <p>III <input type="checkbox"/> Non-establishment of report with regard to novelty, inventive step and industrial applicability</p> <p>IV <input type="checkbox"/> Lack of unity of invention</p> <p>V <input checked="" type="checkbox"/> Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</p> <p>VI <input type="checkbox"/> Certain documents cited</p> <p>VII <input type="checkbox"/> Certain defects in the international application</p> <p>VIII <input type="checkbox"/> Certain observations on the international application</p>		
Date of submission of the demand 10 September 2001 (10.09.2001)	Date of completion of this report 21 October 2001 (21.10.2001)	
Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230	Authorized officer Vincent Millin Telephone No. 308-0975	

Form PCT/IPEA/409 (cover sheet)(July 1998)

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/IL01/00219

I. Basis of the report**1. With regard to the elements of the international application:***

- ☒ the international application as originally filed.
- ☒ the description:
pages 1-14 as originally filed
pages NONE filed with the demand
pages NONE filed with the letter of _____.
- ☒ the claims:
pages 15-23 as originally filed
pages NONE as amended (together with any statement) under Article 19
pages NONE filed with the demand
pages NONE filed with the letter of _____.
- ☒ the drawings:
pages 1-2 as originally filed
pages NONE filed with the demand
pages NONE filed with the letter of _____.
- ☒ the sequence listing part of the description:
pages NONE as originally filed
pages NONE filed with the demand
pages NONE filed with the letter of _____.

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- ☐ contained in the international application in printed form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☒ The amendments have resulted in the cancellation of:

- ☒ the description, pages NONE
- ☒ the claims, Nos. NONE
- ☒ the drawings, sheets/fig NONE

5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.
PCT/IL01/00219

V. Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. STATEMENT

Novelty (N)	Claims <u>1-32</u>	YES
	Claims <u>NONE</u>	NO
Inventive Step (IS)	Claims <u>1-32</u>	YES
	Claims <u>NONE</u>	NO
Industrial Applicability (IA)	Claims <u>1-32</u>	YES
	Claims <u>NONE</u>	NO

2. CITATIONS AND EXPLANATIONS

Claims 1-32 meet the criteria set out in PCT Article 33(2)-(4), because the prior art does not teach or fairly suggest an automatic teller machine for facilitating the electronic money transfer by using a credit code and a virtual user account.

----- NEW CITATIONS -----

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:
GAL EHRLICH
G. E. EHRLICH (1995) LTD.
28 BEZALEL STREET
RAMAT GAN 52 521 ISRAEL

RECEIVED

04 OCT 2001

FILE NO. 01/21666
G.E. EHRLICH (1995) LTD.

PCT
NOTIFICATION OF TRANSMITTAL OF
THE INTERNATIONAL SEARCH REPORT
OR THE DECLARATION

(PCT Rule 44.1)

Date of Mailing
(day/month/year)

07 AUG 2001

Applicant's or agent's file reference
01/21666

FOR FURTHER ACTION See paragraphs 1 and 4 below

International application No.
PCT/IL01/00219

International filing date
(day/month/year)

08 March 2001 (08.03.2001)

Applicant
FRIEDMAN, GABRIEL

1. ☒ The applicant is hereby notified that the international search report has been established and is transmitted herewith.

Filing of amendments and statement under Article 19:

The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

When? The time limit for filing such amendments is normally 2 months from the date of transmittal of the international search report; however, for more details, see the notes on the accompany sheet.

Where? Directly to the International Bureau of WIPO
34, chemin des Colombettes
1211 Geneva 20, Switzerland
Facsimile No.: (41-22) 740.14.35

For more detailed instructions, see the notes on the accompanying sheet.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect is transmitted herewith.

3. ☐ With regard to the protest against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

☐ the protest together with the decision thereon has been transmitted to the International Bureau together with the applicant's request to forward the texts of both the protest and the decision thereon to the designated Offices.

☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Further action(s):** The applicant is reminded of the following:

Shortly after 18 months from the priority date, the international application will be published by the International Bureau.
If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau as provided in rules 90 bis 1 and 90 bis 3, respectively, before the completion of the technical preparations for international publication.

Within 19 months from the priority date, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase until 30 months from the priority date (in some Offices even later).

Within 20 months from the priority date, the applicant must perform the prescribed acts for entry into the national phase before all designated Offices which have not been elected in the demand or in a later election within 19 months from the priority date or could not be elected because they are not bound by Chapter II.

Name and mailing address of the ISA/US
Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231
Facsimile No. (703)305-3230

Authorized officer

Vincent Millin

James R. Matthews

Telephone No. 308-0975

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 01/21666	FOR FURTHER ACTION	see Notification of Transmittal of International Search Report (Form PCT/ISA/220) as well as, where applicable, item 5 below.
International application No. PCT/IL01/00219	International filing date (<i>day/month/year</i>) 08 March 2001 (08.03.2001)	(Earliest) Priority Date (<i>day/month/year</i>) 20 March 2000 (20.03.2000)
Applicant FRIEDMAN, GABRIEL		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 3 sheets.



It is also accompanied by a copy of each prior art document cited in this report.

1. Basis of the Report

- a. With regard to the language, the international search was carried out on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.



the international search was carried out on the basis of a translation of the international application furnished to this Authority (Rule 23.1(b)).

- b. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international search was carried out on the basis of the sequence listing:



contained in the international application in written form.



filed together with the international application in computer readable form.



furnished subsequently to this Authority in written form.



furnished subsequently to this Authority in computer readable form.



the statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.



the statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

2. ☐ Certain claims were found unsearchable (See Box I).

3. ☐ Unity of invention is lacking (See Box II).

4. With regard to the title,



the text is approved as submitted by the applicant.



the text has been established by this Authority to read as follows:

5. With regard to the abstract,



the text is approved as submitted by the applicant.



the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box III. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. The figure of the drawings to be published with the abstract is Figure No. 1



as suggested by the applicant.



because the applicant failed to suggest a figure.



because this figure better characterizes the invention.



None of the figures

Box III TEXT OF THE ABSTRACT (Continuation of Item 5 of the first sheet)

The technical features mentioned in the abstract do not include a reference sign between parentheses (PCT Rule 8.1(d)).

NEW ABSTRACTEW ABSTRACT

A system and method for facilitating electronic monetary transactions. The system having an automatic teller machine (20) and a server (14). The automatic machine (20) being constructed for debiting an account of a user (40) and/or accepting the credit code, and updating the server with the credit code and the amount of currency associated, thereby establishing a virtual user account, the server (14) is designed for receiving data and currency amount from the credit code from the automatic teller machine (20), receiving or issuing an identification code and associating the identification code with the credit code, thereby activating the virtual user account, and debiting the virtual user account by a specified currency sum upon request when presented with the credit code, identification code, and the specified sum. The technical features mentioned in the abstract do not include a reference sign between parentheses (PCT Rule 8.1(d)).

NEW ABSTRACTEW ABSTRACT

INTERNATIONAL SEARCH REPORT

International application No.

L01/00219

A. CLASSIFICATION OF SUBJECT MATTERIPC(7) : G06F 17/60
US CL : 705/43

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHEDMinimum documentation searched (classification system followed by classification symbols)
U.S. : 705/43

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,453,601 A (ROSEN) 26 SEP 1995 (26.09.1995)	1-32
A	US 6,226,623 B1 (SCHEIN et al) 01 MAY 2001 (01.05.2001) abstract and col.1-col.8	1-32

☐

Further documents are listed in the continuation of Box C.

☐

See patent family annex.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&"

document member of the same patent family

Date of the actual completion of the international search

Date of mailing of the international search report

7 AUG 2001

Name and mailing address of the ISA/US

Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Facsimile No. (703)305-3230

Authorized officer

Vincent Millin

James R. Matthews

Telephone No. 308-0975

PATENT COOPERATION TREATY

PCT

REC'D 20 NOV 2001

INTERNATIONAL PRELIMINARY EXAMINATION REPORT PCT

(PCT Article 36 and Rule 70)

14

Applicant's or agent's file reference 01/21666	FOR FURTHER ACTION See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)	
International application No. PCT/IL01/00219	International filing date (day/month/year) 08 March 2001 (08.03.2001)	Priority date (day/month/year) 20 March 2000 (20.03.2000)
International Patent Classification (IPC) or national classification and IPC IPC(7): G06F 17/60 and US Cl.: 705/43		
Applicant FRIEDMAN, GABRIEL		

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 3 sheets, including this cover sheet.

☐ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of ___ sheets.

3. This report contains indications relating to the following items:

- I ☒ Basis of the report
- II ☐ Priority
- III ☐ Non-establishment of report with regard to novelty, inventive step and industrial applicability
- IV ☐ Lack of unity of invention
- V ☒ Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI ☐ Certain documents cited
- VII ☐ Certain defects in the international application
- VIII ☐ Certain observations on the international application

Date of submission of the demand 10 September 2001 (10.09.2001)	Date of completion of this report 21 October 2001 (21.10.2001)
Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230	Authorized officer Vincent Millin Telephone No. 308-0975

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International Application No.

PCT/IL01/00219

I. Basis of the report

1. With regard to the elements of the international application:*

- ☒ the international application as originally filed.
- ☒ the description:
 - pages 1-14 _____ as originally filed
 - pages NONE _____, filed with the demand
 - pages NONE _____, filed with the letter of _____.
- ☒ the claims:
 - pages 15-23 _____, as originally filed
 - pages NONE _____, as amended (together with any statement) under Article 19
 - pages NONE _____, filed with the demand
 - pages NONE _____, filed with the letter of _____.
- ☒ the drawings:
 - pages 1-2 _____, as originally filed
 - pages NONE _____, filed with the demand
 - pages NONE _____, filed with the letter of _____.
- ☒ the sequence listing part of the description:
 - pages NONE _____, as originally filed
 - pages NONE _____, filed with the demand
 - pages NONE _____, filed with the letter of _____.

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- ☐ contained in the international application in printed form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☒ The amendments have resulted in the cancellation of:

- ☒ the description, pages NONE
- ☒ the claims, Nos. NONE
- ☒ the drawings, sheets/fig NONE

5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International Application No.
PCT/IL01/00219

V. Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. STATEMENT

Novelty (N)	Claims <u>1-32</u>	YES
	Claims <u>NONE</u>	NO
Inventive Step (IS)	Claims <u>1-32</u>	YES
	Claims <u>NONE</u>	NO
Industrial Applicability (IA)	Claims <u>1-32</u>	YES
	Claims <u>NONE</u>	NO

2. CITATIONS AND EXPLANATIONS

Claims 1-32 meet the criteria set out in PCT Article 33(2)-(4), because the prior art does not teach or fairly suggest an automatic teller machine for facilitating the electronic money transfer by using a credit code and a virtual user account.

----- NEW CITATIONS -----

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
27 September 2001 (27.09.2001)

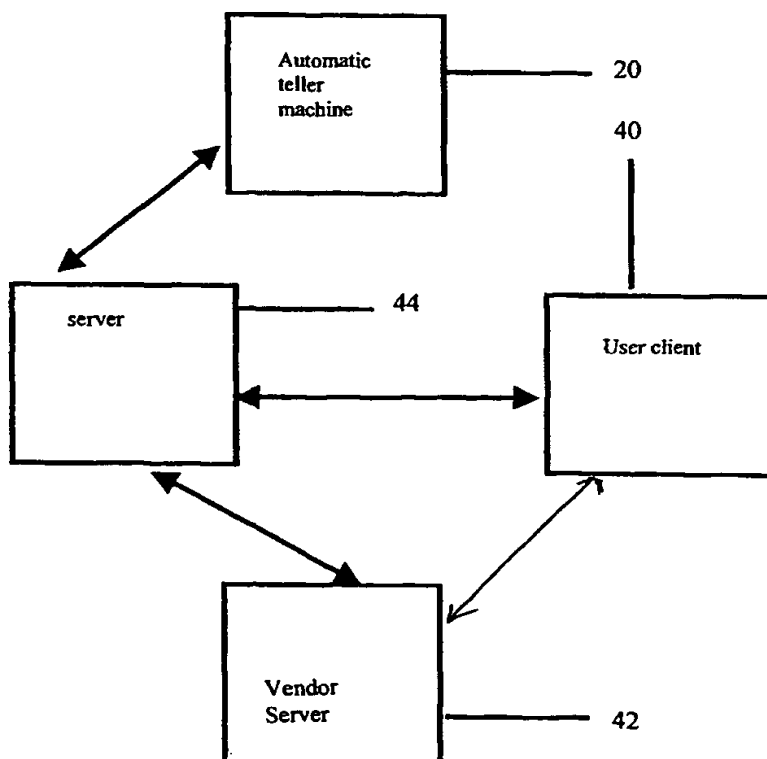
PCT

(10) International Publication Number
WO 01/71583 A1

- (51) International Patent Classification⁷: G06F 17/60 (74) Agent: G. E. EHRlich (1995) LTD.; 28 Bezalel Street, 52521 Ramat Gan (IL).
- (21) International Application Number: PCT/IL01/00219
- (22) International Filing Date: 8 March 2001 (08.03.2001)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
09/531,484 20 March 2000 (20.03.2000) US
60/247,959 14 November 2000 (14.11.2000) US
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(54) Title: SYSTEM AND METHOD FOR INCREASING SECURITY OF ELECTRONIC MONETARY TRANSACTIONS



(57) Abstract: A system and method of facilitating electronic monetary transactions. The system having an automatic teller machine (20) and a server (14). The automatic machine (20) being constructed for debiting an account of a user (40) and/or accepting the credit code, and updating the server with the credit code and the amount of currency associated, thereby establishing a virtual user account, the server (14) is designed for receiving data and currency amount from the credit code from the automatic teller machine (20), receiving or issuing an identification code and associating the identification code with the credit code, thereby activating the virtual user account, and debiting the virtual user account by a specified currency sum upon request when presented with the credit code, identification code, and the specified sum.



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SYSTEM AND METHOD FOR INCREASING SECURITY OF ELECTRONIC MONETARY TRANSACTIONS

FIELD AND BACKGROUND OF THE INVENTION

5 The present invention relates to a system and method for conducting electronic monetary transactions and, more particularly, to a system and method which reduce the risk of fraud and theft, and which further protect consumer privacy, during purchases conducted electronically.

10 It is well known that the Internet represents the fastest growing media and encompasses, inter-entities communication, source of on-line data, electronic commerce (e-commerce) and sales promotion. The market for Internet services was valued at \$11.3 billion in 1997, and is expected to reach over \$39 billion by year 2002. As a result, the Internet
15 is developing as a global marketplace, with evolving infrastructures for e-commerce. Companies engaging in e-commerce via the Internet promote sales of products (i.e., goods or services) through the network. Payment is generally rendered by use of a user specific card (e.g., credit card, debit card), corresponding to a user account which, in turn
20 corresponds to a set of user information (e.g. address, telephone number, e-mail address, etc.). Generally the user is required to forward such information to the seller.

Because of the tremendous growth in e-commerce, there is a potential for theft and fraud and a number of server security systems have
25 been developed to minimize this risk. In addition, the idea that one or more unknown parties may acquire personal information regarding their identity, tastes and habits deters many potential consumers from engaging in e-commerce. These same considerations apply to credit card/debit card transactions via conventional means such as telephone
30 purchases and mail order purchases.

In addition, some consumers do not have a credit card or a debit card, relying instead upon cash.

For these reasons, "electronic cash" has been offered as a purchase option (see, <http://www.spendcash.com>). Electronic cash is actually a
35 prepaid temporary account from which an accountholder may draw against until the balance is depleted. While the card is user specific by virtue of a personal identification number (PIN) chosen by the purchaser, use of the card does not allow access to any information about the user

other than that associated with the card. Since the card has a lifetime limited by the initial balance in the card account, collection of information regarding user tastes and habits is less feasible, and correlating between such information and user identity is nearly impossible. In addition, the user's exposure to theft or fraud is limited to the account balance. Electronic cash, in its current configuration, requires purchase and subsequent activation via an Internet server with an activation Web page. Typically, this activation must be conducted by the user from a user client. The user client is most often not available to the user at the point of purchase of the electronic cash, typically in a retail outlet (point of sale). This activation step is inconvenient and may deter some potential consumers from using electronic cash in its current configuration. In addition, because the electronic cash system is currently separate from central banking clearinghouses used by credit card and debit card companies, electronic cash currently enjoys limited acceptance. Further, this electronic cash is currently only redeemable at Internet vendors. Still further, electronic cash is distributed in predefined values and its physical distribution may lead to its unavailability in terms of time of distribution and stock depletion.

There is thus a widely recognized need for, and it would be highly advantageous to have, a system and method for conducting electronic monetary transactions which reduce the risk of fraud and theft, and which further protect consumer privacy, during purchases conducted electronically devoid of the above limitation.

SUMMARY OF THE INVENTION

According to one aspect of the present invention there is provided a system of facilitating electronic monetary transactions. The system comprises an automatic teller or point of sell machine and a server. The automatic teller or point of sell machine is constructed and designed for (i) debiting an account of a user and/or accepting from the user an amount of currency; (ii) issuing or receiving from a server a credit code being associated with the amount of currency and informing the user of the credit code; and (iii) updating the server with the amount of currency and if required with the credit code being associated therewith, thereby establishing a virtual user account. The server is capable of communication with the automatic teller or point of sell machine and is constructed and designed for (i) receiving data from the automatic teller

or point of sell machine of the credit code and the amount of currency being associated therewith; (ii) receiving or issuing an identification code and associating the identification code with the credit code, thereby activating the virtual user account; and (iii) debiting the virtual user account by a specified sum of currency upon request when presented with the credit code, identification code and the specified sum.

According to another aspect of the present invention there is provided a method of facilitating electronic monetary transactions. The method comprises the steps of providing an automatic teller or point of sell machine and a server. The automatic teller or point of sell machine is for (i) debiting an account of a user and/or accepting from the user an amount of currency; (ii) issuing or receiving from a server a credit code being associated with the amount of currency and informing the user of the credit code, (iii) updating the server with the amount of currency and if required with the credit code being associated therewith, thereby establishing a virtual user account. The server is capable of communication with the automatic teller or point of sell machine and is for (i) receiving from the automatic teller or point of sell machine the credit code and the amount of currency being associated therewith; (ii) receiving or issuing a personalized identification code and associating the identification code with the credit code, thereby activating the virtual user account; and (iii) debiting the virtual user account by a specified sum of currency upon request when presented with the credit code, identification code and the specified sum.

According to further features in preferred embodiments of the invention described below, the account of the user is selected from the group consisting of a bank account, a debit card account and a credit card account, whereas the automatic teller or point of sell machine is further constructed and designed for communicating with a server of a bank and/or a credit or debit provider.

According to still further features in the described preferred embodiments, the specified sum of currency, credit code and identification code are presented to the server by the user via a user client at a discretion of the user.

According to still further features in the described preferred embodiments, the specified sum of currency, credit code and identification code are presented to the server by a vendor with the agreement of the user.

According to still further features in the described preferred embodiments, the identification code and the credit code are each independently a string of alphanumeric characters.

5 According to still further features in the described preferred embodiments, the credit code is issued in a form selected from the group consisting of a string of alphanumeric characters displayed upon a visual display, a string of alphanumeric characters delivered audibly from a speaker and a string of alphanumeric characters printed upon a tangible media.

10 According to still further features in the described preferred embodiments, the identification code associated with the credit code is generated by a means selected from the group consisting of (i) a user choice of the identification code communicated to the server by means of an input device of the automatic teller or point of sell machine; (ii) a user
15 choice of the identification code communicated to the server by means of an input device of a user client at a discretion of the user; (iii) an assignment by the automatic teller or point of sell machine of the identification code, once assigned the identification code being subsequently communicated to the server and provided to the user and
20 (iv) an assignment by the server of the identification code, once assigned the identification code being subsequently provided to the user.

According to still further features in the described preferred embodiments, the automatic teller or point of sell machine includes at least one item selected from the group consisting of (i) a monitor for
25 visual display of data; (ii) a printer for printing data on a tangible media; (iii) a data input device; (iv) a mechanism for accepting, identifying and counting currency of at least one types; (v) at least one audio speaker for delivery of audio data; (vi) at least one mechanism for reading information encoded on a magnetic stripe; (vii) a bar code reader; (viii) a
30 dispenser of pre-printed items.

The present invention successfully addresses the shortcomings of the presently known configurations by providing a system and method for conducting electronic monetary transactions which reduce the risk of fraud and theft, and which further protect consumer privacy, during
35 purchases conducted electronically which allows concurrent establishment and activation of a virtual user account, which may be used to conduct a wide variety of transactions.

BRIEF DESCRIPTION OF THE DRAWINGS

The invention is herein described, by way of example only, with reference to the accompanying drawings. With specific reference now to the drawings in detail, it is stressed that the particulars shown are by way of example and for purposes of illustrative discussion of the preferred embodiments of the present invention only, and are presented in the cause of providing what is believed to be the most useful and readily understood description of the principles and conceptual aspects of the invention. In this regard, no attempt is made to show structural details of the invention in more detail than is necessary for a fundamental understanding of the invention, the description taken with the drawings making apparent to those skilled in the art how the several forms of the invention may be embodied in practice.

In the drawings:

FIG. 1 is a diagram of an automatic teller or point of sell machine according to the present invention in communication with a server according to the present invention; and

FIG. 2 is a diagram of a system for facilitating electronic monetary transactions according to the present invention.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

The present invention is of a system and method for conducting electronic monetary transactions which can be used to reduce the risk of fraud and theft, and which can further be used to protect consumer privacy, during purchases conducted electronically. Specifically, the present invention can be used to effect monetary transactions by means of a temporary user account which is identified solely by a credit code and an identification code.

The principles and operation of a system and method for conducting electronic monetary transactions according to the present invention may be better understood with reference to the drawings and accompanying descriptions.

Before explaining at least one embodiment of the invention in detail, it is to be understood that the invention is not limited in its application to the details of construction and the arrangement of the components set forth in the following description or illustrated in the drawings. The invention is capable of other embodiments or of being practiced or carried out in various ways. Also, it is to be understood that

the phraseology and terminology employed herein is for the purpose of description and should not be regarded as limiting.

For purposes of this specification and the accompanying claims, the phrase "user client" generally refers to a computer and includes, but is not limited to, personal computers (PC) having an operating system such as DOS, Windows TM, OS/2 TM or Linux; Macintosh TM computers; computers having JAVA TM -OS as the operating system; and graphical workstations such as the computers of Sun Microsystems TM and Silicon Graphics TM, and other computers having some version of the UNIX operating system such as AIX TM or SOLARIS TM of Sun Microsystems TM, or any other known and available operating system; personal digital assistants (PDA), cellular telephones having computer/Internet capabilities and Web TVs.

For purposes of this specification and the accompanying claims, the term "Windows TM " includes but is not limited to Windows2000 TM, Windows95 TM, Windows 3.x TM in which "x" is an integer such as "1", Windows NT TM, Windows 98 TM, Windows CE TM and any upgraded versions of these operating systems by Microsoft Corp. (USA).

For purposes of this specification and the accompanying claims, the phrase "Web browser" refers to any software program which can display text, graphics, or both, from Web pages on World Wide Web sites and/or local files.

For purposes of this specification and the accompanying claims, the phrase "Web page" refers to any document written in a "mark-up language". For purposes of this specification and the accompanying claims, the phrase "mark up language" includes, but is not limited to, HTML (hypertext mark-up language) or VRML (virtual reality modeling language), dynamic HTML, XML (extended mark-up language) or related computer languages thereof, as well as to any collection of such documents reachable through one specific Internet address or at one specific World Wide Web site, or any document obtainable through a particular URL (Uniform Resource Locator).

For purposes of this specification and the accompanying claims, the term "Web site" refers to at least one Web page, and preferably a plurality of Web pages, virtually connected to form a coherent group.

For purposes of this specification and the accompanying claims, the term "Web server" refers to a server for providing one or more Web pages to a Web browser upon request.

For purposes of this specification and the accompanying claims, the phrase "display a Web page" includes all actions necessary to render at least a portion of the information on the Web page available to the computer user. As such, the phrase includes, but is not limited to, the static visual display of static graphical information, the audible production of audio information, the animated visual display of animation and the visual display of video stream data.

For purposes of this specification and the accompanying claims, the phrase "automatic teller machine" refers to a device capable of allowing self operated banking actions. Both automatic teller machines located in a branch of a bank and those located at other locations are specifically included in this definition. Examples of transactions conductible by a user at an automatic teller machine specifically include, but are not limited to, debit of an account or credit to an account or deposit of cash to an account. Therefore, automatic teller machines with one or more capabilities including, but not limited to, reading coded information on a card (such as an automatic teller machine card) or identifying and counting currencies, either bills or coins, are specifically included.

For purposes of this specification and the accompanying claims, the phrase "automatic point of sell machine" refers to a device capable of allowing commerce actions and which are located at a point of sell. Examples of transactions conductible at an automatic point of sell machine specifically include, but are not limited to, debit of an account or credit to an account or deposit of cash. Therefore, automatic point of sell machines with one or more capabilities including, but not limited to, reading coded information on a card (such as an automatic point of sell machine card), printing and/or presenting data are available.

As used herein the term "automatic" embraces both complete and partial or semi automation.

As used herein the term "machine" refers to a single device or a plurality of devices operating in concert.

For purposes of this specification and the accompanying claims, the phrase "automatic teller machine card" or "automatic point of sell machine card" both refer to a card readable by an automatic teller or point of sell machine including, but not limited to a credit card and a debit card. Specifically included in this definition are VisaTM cards, MasterCardTM, American expressTM cards, Diners ClubTM cards, JCBTM

cards and/or cards belonging to networks such as PLUS™, CIRRUS™, PULSE™ or MAC™. Also included are credit/debit cards issued by retailers and which are limited for conducting transactions with these retailers.

5 For purposes of this specification and the accompanying claims, the term "communication" refers to any means of data transfer including, but not limited to, data transfer by a telephone connection, a cellular telephone connection, an Internet connection, an infrared frequency transmission connection, a local area network connection and a radio
10 frequency connection.

For purposes of this specification and the accompanying claims, the terms "monitor" and "display" are used interchangeably to refer to a device which visually presents data to a user. Specifically included in the definition are cathode ray tube display screens, liquid crystal displays and
15 light emitting diodes.

Figure 1 schematically shows a system for facilitating electronic monetary transactions according to the present invention, which is referred to hereinbelow as system 50.

System 50 includes at least one automatic teller or point of sell
20 machine 20 (only one is pictured) and a server 44 which are capable of bi-directional data communication therebetween.

Automatic teller or point of sell machine 20 is constructed and designed to perform at least three functions relevant to the present invention.

25 The first function is debiting an account of a user and/or accepting from the user an amount of currency. The account of the user may, for example, be a bank account, a debit card account or a credit card account. It can also be a virtual user account of the user, as this term is further described hereinunder, or of another user to which the user have
30 authorized access. In this case, automatic teller or point of sell machine 20 is further constructed and designed for communicating with a server of a bank or credit or debit provider.

The second function of automatic teller or point of sell machine 20 includes issuing or receiving from server 44 a credit code which is
35 subsequently associated with the amount of currency and informing the user of the credit code.

The third function of automatic teller or point of sell machine 20 includes updating server 44 with the amount of currency and, if required,

with the credit code which is associated therewith, thereby establishing a virtual user account at server 44.

Server 44 can be a Web server and is capable of communication with automatic teller or point of sell machine 20 and is also constructed and designed to perform at least three functions relevant to the present invention.

The first function of server 44 includes receiving data from automatic teller or point of sell machine 20 pertaining to the credit code and the amount of currency associated therewith.

The second function of server 44 includes receiving or issuing an identification code and associating the identification code with the credit code, thereby activating the virtual user account.

For purposes of this specification and the accompanying claims, the phrase "virtual user account" includes temporary accounts which are automatically closed when the balance thereof reaches zero. Since virtual user accounts may often remain with small balances which are of little practical use, the scope of the present invention specifically includes the possibility of allowing a user to combine two or more virtual user accounts into a single virtual user account, to cash the balance, deposit the balance to another account such as a virtual account and/or a bank, credit or debit account of the user and/or other user(s). These functions can, according to preferred embodiments of the present invention, be executed either by a user client at the user's discretion and/or the automatic teller or point of sell machine.

The third function of server 44 includes debiting the virtual user account by a specified sum of currency upon request when presented with the credit code, identification code and the specified sum. This third function of server 44 is repeatable upon user request until the balance in the virtual user account reaches zero. In some cases, this will occur when the balance in the virtual user account is transferred to a second virtual user account, as described hereinabove.

Presentation of the specified sum of currency, credit code and identification code for performance of this third server function may, according to preferred embodiments of the present invention, occur in at least two ways. The first way is for the user to present the specified sum of currency, credit code and identification code to server 44 via a user client 40 which is at the discretion of the user. The second way is for an

vendor to present specified sum of currency, credit code and identification code to server 44 with the agreement of the user.

For purposes of this specification and the accompanying claims, the term "vendor" includes any entity offering for sale any good or service. For purposes of this specification and the accompanying claims, the phrase "offering for sale" includes all means of commerce, including but not limited to, Internet sales known as e-commerce, mail order sales, telephone sales, fax order sales and physical purchase at a point of sale.

A vendor will typically employ a vendor server 42 to communicate with server 44 and ascertain the availability of funds prior to completing a transaction with the user. Vendor server 42 can be a Web server to effect Internet e-commerce.

It should be appreciated that the identification code and the credit code are each preferably a string of alphanumeric characters and that use of these strings of alphanumeric characters does not necessarily require that they be written or printed on any tangible media. Accordingly, as shown in Figure 2, the credit code may be issued, for example, as a string of alphanumeric characters displayed upon a visual display 24 of automatic teller or point of sell machine 20, or as a string of alphanumeric characters delivered audibly from a speaker 28 of automatic teller or point of sell machine 20, or as a string of alphanumeric characters printed upon a tangible media (e.g., a slip of paper or a plastic card) by automatic teller or point of sell machine 20. Because the identification code and the credit code are independent of tangible media, they may easily be communicated by a user to a vendor by, for example, telephone, fax, or Internet.

The identification code associated with the credit code may be generated in a number of ways including, but not limited to, the following four exemplary cases.

In the first case, a user may choose an identification code and communicate the chosen identification code to server 44 by means of an input device 26 of automatic teller or point of sell machine 20. Input device 26 may be a keypad, as pictured in Figure 2, or a touch-screen or any other input device.

In the second case, a user may choose an identification code and communicate the chosen identification code to server 44 by means of an input device of a user client 40 which is at the discretion of the user. User client 40 is typically a personal computer and, as such, the most

common input device will be a computer keyboard. However, other user clients, such as cellular telephones with computing capabilities might be employed, in which case the input device would be the keypad of the cellular telephone. Any user client 40 capable of communicating with
5 server 44 might be employed without significantly affecting the overall functionality of the present invention. In this case establishing the virtual user account and account activation are conducted as two separate locations.

In the third case automatic teller or point of sell machine 20
10 assigns the identification code, communicates the assigned identification code to server 44, and provides the assigned identification code to the user.

In the fourth case, server 44 assigns the identification code and provides the assigned identification code to the user. This provision may
15 be either via automatic teller or point of sell machine 20 at the time the virtual user account is established or via user client 40 at a later time.

As is further shown in Figure 2, automatic teller or point of sell machine 20 may be designed and configured in a number of ways in order to implement the present invention.

Typically, automatic teller or point of sell machine 20 will feature
20 an armored faceplate 22 which conceals many mechanical and electronic components thereof from a user, and prevents theft of any contents of automatic teller or point of sell machine 20 such as money and/or data. Automatic teller or point of sell machine 20 will typically further include
25 a monitor 24 for visual display of data such as, for example a credit code, an identification code or a current balance of a user account and/or virtual user account.

Automatic teller or point of sell machine 20 may further include a
30 printer 30 for printing data on a tangible media, for example paper or plastic. The tangible media is deliverable to a user via a slot 29 in faceplate 22. Tangible media may be used to inform a user of, for example, a credit code, a identification code or a current balance of a user account and/or a virtual user account. Any or all of this data may be present either in a legible form, or as a bar code, or in both forms.

Automatic teller or point of sell machine 20 will typically include
35 a data input device 26 pictured herein as a keyboard. Input device 26 may be used to perform a variety of functions including, but not limited to, selection of a credit code, selection of an identification code, selection

of an opening balance for a new virtual user account, combination of two or more virtual user account balances, depositing remaining balances of virtual user accounts in other accounts, and/or cashing them as currency. In some cases input device 26 may be in the form of a touch-activated screen so that the function of input device 26 is physically indistinguishable from display 24.

Automatic teller or point of sell machine 20 may further include a mechanism 32 for accepting, identifying and counting currency of at least one type in order to allow accepting from the user an amount of currency. Currency is insertable to mechanism 32 via slot 31 in faceplate 22. The phrase "at least one type" here refers to at least one denomination in one currency, for example US one dollar bills. It will be appreciated that, in some cases, a user may wish to deposit currency of a first type (e.g., US dollars) into automatic teller or point of sell machine 20 and open a virtual user account in currency of a second type (e.g., French Francs). Mechanisms for accepting, identifying and counting currency of at least one type are commercially available and those skilled in the art will be familiar with method for incorporation thereof into an automatic teller or point of sell machine.

Automatic teller or point of sell machine 20 may further include at least one audio speaker 28 for delivery of audio data, for example, a credit code, an identification code or a current balance of a user account and/or a virtual user account.

Automatic teller or point of sell machine 20 may further include at least one mechanism 36 for reading information encoded on a magnetic stripe, such as a magnetic stripe of the type commonly found on an automatic teller or point of sell machine card, in order to allow debiting an account of the user. A tangible media bearing a magnet stripe is insertable into mechanism 36 via slot 35 in faceplate 22.

Automatic teller or point of sell machine 20 may further include a bar code reader 34 for decoding information such as a credit code printed as a bar code. This feature is potentially useful for combining balances of two or more virtual user accounts. Tangible media imprinted with a bar code might be, for example, inserted in slot 33 of faceplate 22 to be read by reader 34.

Automatic teller or point of sell machine 20 may further include a dispenser 38 of pre-printed items. These preprinted items, in the form of plastic cards or cardboard cards, would be stored in dispenser 38 and

dispensed via slot 37 in faceplate 22. Items stored in dispenser 38 would typically be preprinted with a credit code. In some cases a denomination, for example \$100, might also be preprinted. This information might additionally appear as a bar code or encoded in a magnetic stripe in order to facilitate subsequent reading by bar code reader 34 or stripe reader 36. Features of bar code reader 34 or stripe reader 36 might be built into dispenser 38 so that automatic teller or point of sell machine 20 can acquire data pertaining to the credit code and the amount of currency to communicate to server 44.

Use of system 50 of the present invention constitutes a method of facilitating electronic monetary transactions. The method includes taking the steps of providing automatic teller or point of sell machine 20 and providing server 44. Automatic teller or point of sell machine 20 is capable of performing three functions relevant to the present invention. The first function includes debiting an account of a user and/or accepting from the user an amount of currency. The second function includes issuing or receiving from a server a credit code associated with the amount of currency and informing the user of the credit code. The third function includes updating server 44 by communicating thereto the amount of currency and if required, the credit code associated therewith to sever 44, thereby establishing a virtual user account. Server 44 is capable of communication with automatic teller or point of sell machine 20, and of performing three functions relevant to the present invention. The first function includes receiving from automatic teller or point of sell machine 20 the credit code and the amount of currency associated therewith. The second function includes receiving or issuing a personalized identification code and associating the identification code with the credit code, thereby activating the virtual user account. The third function includes debiting the virtual user account by a specified sum of currency upon request when presented with the credit code, identification code and the specified sum.

Thus, the present invention provides a system and method for conducting electronic monetary transactions which reduce the risk of fraud and theft, and which further protect consumer privacy, during purchases conducted electronically, telephonically, via facsimile, etc., which allows concurrent establishment and activation of a virtual user account, which may be used to conduct a wide variety of transactions.

Although the invention has been described in conjunction with specific embodiments thereof, it is evident that many alternatives, modifications and variations will be apparent to those skilled in the art. Accordingly, it is intended to embrace all such alternatives, modifications
5 and variations that fall within the spirit and broad scope of the appended claims.

WHAT IS CLAIMED IS:

1. A system for facilitating electronic monetary transactions, the system comprising:
 - (a) an automatic teller machine being constructed and designed for:
 - (i) debiting an account of a user and/or accepting from the user an amount of currency;
 - (ii) issuing or receiving from a server a credit code being associated with said amount of currency and informing the user of said credit code; and
 - (iii) updating said server with said amount of currency and, if required, with said credit code being associated therewith, thereby establishing a virtual user account at said server; and
 - (b) said server, being capable of communication with said automatic teller machine and being constructed and designed for:
 - (i) receiving data from said automatic teller machine of said amount of currency and, if required, said credit code being associated therewith;
 - (ii) receiving or issuing an identification code and associating said identification code with said credit code, thereby activating said virtual user account; and
 - (iii) debiting said virtual user account by a specified sum of currency upon request when presented with said credit code, identification code and said specified sum.
2. The system of claim 1, wherein said account of said user is selected from the group consisting of a bank account, a debit card account, a credit card account and a second virtual user account, whereas said automatic teller machine is further constructed and designed for communicating with a server of a bank or credit or debit provider.

3. The system of claim 1, wherein said specified sum of currency, credit code and identification code are presented to said server by said user via a user client at a discretion of said user.

4. The system of claim 1, wherein said specified sum of currency, credit code and identification code are presented to said server by a vendor with the agreement of said user.

5. The system of claim 1, wherein said identification code and said credit code are each independently a string of alphanumeric characters.

6. The system of claim 1, wherein said credit code is issued in a form selected from the group consisting of a string of alphanumeric characters displayed upon a visual display, a string of alphanumeric characters delivered audibly from a speaker and a string of alphanumeric characters printed upon a tangible media.

7. The system of claim 1, wherein said identification code associated with said credit code is generated by a means selected from the group consisting of:

- (i) a user choice of said identification code communicated to said server by means of an input device of said automatic teller machine;
- (ii) a user choice of said identification code communicated to said server by means of an input device of a user client at a discretion of said user;
- (iii) an assignment by said automatic teller machine of said identification code, once assigned said identification code being subsequently communicated to said server and provided to said user; and
- (iv) an assignment by said server of said identification code, once assigned said identification code being subsequently provided to said user.

8. The system of claim 1 where said automatic teller machine includes at least one item selected from the group consisting of:

- (i) a monitor for visual display of data;

- (ii) a printer for printing data on a tangible media;
- (iii) a data input device;
- (iv) a mechanism for accepting, identifying and counting currency of at least one types;
- (v) at least one audio speaker for delivery of audio data;
- (vi) at least one mechanism for reading information encoded on a magnetic stripe;
- (vii) a bar code reader; and
- (viii) a dispenser of pre-printed items.

9. A method of facilitating electronic monetary transactions, the method comprising the steps of:

- (a) providing an automatic teller machine for:
 - (i) debiting an account of a user and/or accepting from the user an amount of currency;
 - (ii) issuing or receiving from a server a credit code being associated with said amount of currency and informing the user of said credit code; and
 - (iii) updating said server with said credit code and said amount of currency being associated therewith, thereby establishing a virtual user account; and
- (b) providing said server, capable of communication with said automatic teller machine, said server being for:
 - (i) receiving from said automatic teller machine said credit code and said amount of currency being associated therewith;
 - (ii) receiving or issuing a personalized identification code and associating said identification code with said credit code, thereby activating said virtual user account; and
 - (iii) debiting said virtual user account by a specified sum of currency upon request when presented with said credit code, identification code and said specified sum.

10. The method of claim 9, wherein said debiting of an account debits an account selected from the group consisting of a bank

account, a debit card account, a credit card account and a second virtual user account.

11. The method of claim 9, wherein presentation of said specified sum, credit code and identification code to said server is performed by said user via a user client.

12. The method of claim 9, wherein presentation of said specified sum, credit code and identification code to said server is performed by a vendor with the agreement of said user.

13. The method of claim 9, wherein said identification code and said credit code are each individually alphanumeric character strings.

14. The method of claim 9, wherein said credit code is issued by performing an action selected from the group consisting of displaying an alphanumeric character string upon a visual display, delivering an alphanumeric character string audibly from a speaker, printing an alphanumeric character string upon a tangible media.

15. The method of claim 9, wherein generation of said identification code associated with said credit code in said user account is accomplished by a means selected from the group consisting of:

- (i) said user choosing said identification code and communicating said chosen identification code to said server by means of an input device of said automatic teller machine;
- (ii) said user choosing said identification code and communicating said chosen identification code to said server by means of an input device of a user client;
- (iii) said automatic teller machine assigning said identification code, said assigned identification code being subsequently communicated to both said server and said user; and
- (iv) said server assigning said identification code, said assigned identification code being subsequently communicated to said user.

16. The method of claim 9, where said automatic teller machine is capable of at least one action selected from the group consisting of:

- (i) displaying visual data on a monitor;
- (ii) printing data on a tangible media;
- (iii) receiving a data input from a data input device;
- (iv) accepting, identifying and counting currency of at least one type;
- (v) delivering audio data from at least one audio speaker;
- (vi) reading information encoded on a magnetic stripe;
- (vii) reading a bar code; and
- (viii) dispensing pre-printed items.

17. A system for facilitating electronic monetary transactions, the system comprising:

- (a) an automatic point of sell machine being constructed and designed for:
 - (i) debiting an account of a user and/or accepting from the user an amount of currency;
 - (ii) issuing or receiving from a server a credit code being associated with said amount of currency and informing the user of said credit code; and
 - (iii) updating said server with said amount of currency and, if required, with said credit code being associated therewith, thereby establishing a virtual user account at said server; and
- (b) said server, being capable of communication with said automatic point of sell machine and being constructed and designed for:
 - (i) receiving data from said automatic point of sell machine of said amount of currency and, if required, said credit code being associated therewith;
 - (ii) receiving or issuing an identification code and associating said identification code with said credit code, thereby activating said virtual user account; and
 - (iii) debiting said virtual user account by a specified sum of currency upon request when presented with said

credit code, identification code and said specified sum.

18. The system of claim 17, wherein said account of said user is selected from the group consisting of a bank account, a debit card account, a credit card account and a second virtual user account, whereas said automatic point of sell machine is further constructed and designed for communicating with a server of a bank or credit or debit provider.

19. The system of claim 17, wherein said specified sum of currency, credit code and identification code are presented to said server by said user via a user client at a discretion of said user.

20. The system of claim 17, wherein said specified sum of currency, credit code and identification code are presented to said server by a vendor with the agreement of said user.

21. The system of claim 17, wherein said identification code and said credit code are each independently a string of alphanumeric characters.

22. The system of claim 17, wherein said credit code is issued in a form selected from the group consisting of a string of alphanumeric characters displayed upon a visual display, a string of alphanumeric characters delivered audibly from a speaker and a string of alphanumeric characters printed upon a tangible media.

23. The system of claim 17, wherein said identification code associated with said credit code is generated by a means selected from the group consisting of:

- (i) a user choice of said identification code communicated to said server by means of an input device of said automatic point of sell machine;
- (ii) a user choice of said identification code communicated to said server by means of an input device of a user client at a discretion of said user;
- (iii) an assignment by said automatic point of sell machine of said identification code, once assigned said identification

code being subsequently communicated to said server and provided to said user; and

- (iv) an assignment by said server of said identification code, once assigned said identification code being subsequently provided to said user.

24. The system of claim 17, where said automatic point of sell machine includes at least one item selected from the group consisting of:

- (i) a monitor for visual display of data;
- (ii) a printer for printing data on a tangible media;
- (iii) a data input device;
- (iv) a mechanism for accepting, identifying and counting currency of at least one types;
- (v) at least one audio speaker for delivery of audio data;
- (vi) at least one mechanism for reading information encoded on a magnetic stripe;
- (vii) a bar code reader; and
- (viii) a dispenser of pre-printed items.

25. A method of facilitating electronic monetary transactions, the method comprising the steps of:

- (a) providing an automatic point of sell machine for:
 - (i) debiting an account of a user and/or accepting from the user an amount of currency;
 - (ii) issuing or receiving from a server a credit code being associated with said amount of currency and informing the user of said credit code; and
 - (iii) updating said server with said credit code and said amount of currency being associated therewith, thereby establishing a virtual user account; and
- (b) providing said server, capable of communication with said automatic point of sell machine, said server being for:
 - (i) receiving from said automatic point of sell machine said credit code and said amount of currency being associated therewith;
 - (ii) receiving or issuing a personalized identification code and associating said identification code with

said credit code, thereby activating said virtual user account; and

- (iii) debiting said virtual user account by a specified sum of currency upon request when presented with said credit code, identification code and said specified sum.

26. The method of claim 25, wherein said debiting of an account debits an account selected from the group consisting of a bank account, a debit card account, a credit card account and a second virtual user account.

27. The method of claim 25, wherein presentation of said specified sum, credit code and identification code to said server is performed by said user via a user client.

28. The method of claim 25, wherein presentation of said specified sum, credit code and identification code to said server is performed by a vendor with the agreement of said user.

29. The method of claim 25, wherein said identification code and said credit code are each individually alphanumeric character strings.

30. The method of claim 25, wherein said credit code is issued by performing an action selected from the group consisting of displaying an alphanumeric character string upon a visual display, delivering an alphanumeric character string audibly from a speaker, printing an alphanumeric character string upon a tangible media.

31. The method of claim 25, wherein generation of said identification code associated with said credit code in said user account is accomplished by a means selected from the group consisting of:

- (i) said user choosing said identification code and communicating said chosen identification code to said server by means of an input device of said automatic point of sell machine;

- (ii) said user choosing said identification code and communicating said chosen identification code to said server by means of an input device of a user client;
- (iii) said automatic point of sell machine assigning said identification code, said assigned identification code being subsequently communicated to both said server and said user; and
- (iv) said server assigning said identification code, said assigned identification code being subsequently communicated to said user.

32. The method of claim 25, where said automatic point of sell machine is capable of at least one action selected from the group consisting of:

- (i) displaying visual data on a monitor;
- (ii) printing data on a tangible media;
- (iii) receiving a data input from a data input device;
- (iv) accepting, identifying and counting currency of at least one type;
- (v) delivering audio data from at least one audio speaker;
- (vi) reading information encoded on a magnetic stripe;
- (vii) reading a bar code; and
- (viii) dispensing pre-printed items.

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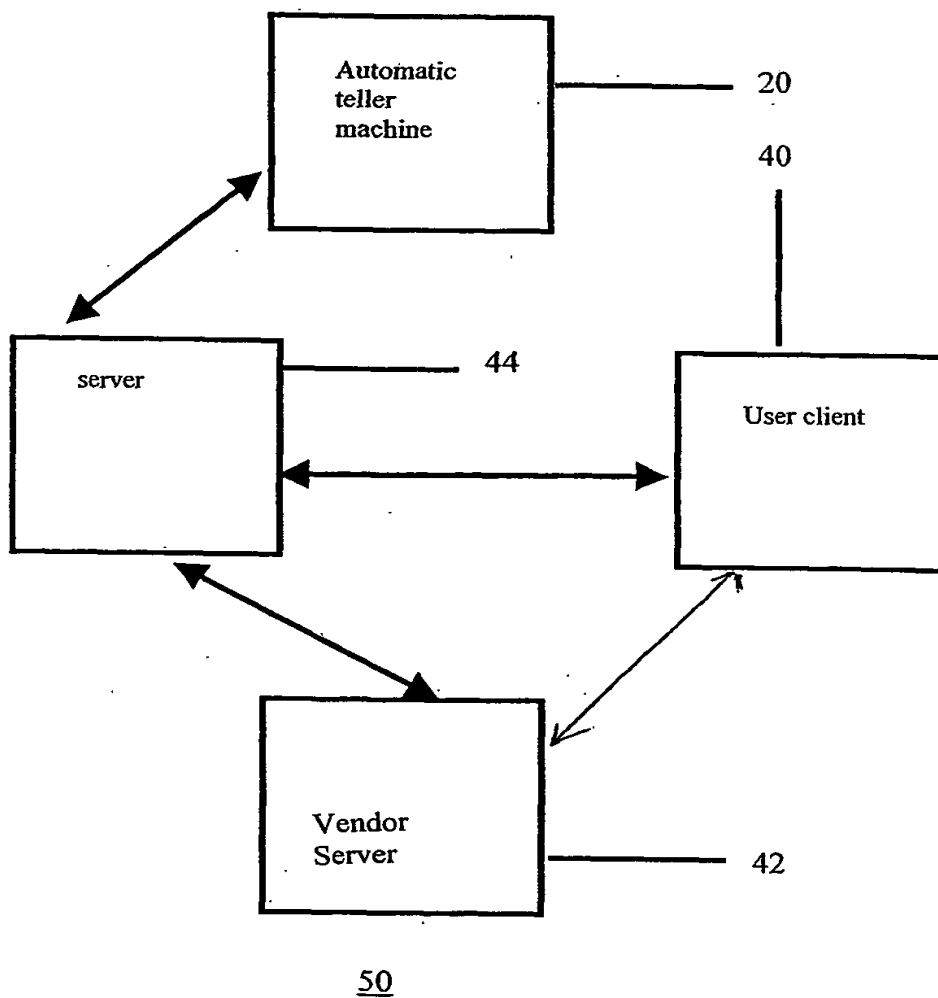


Fig. 1

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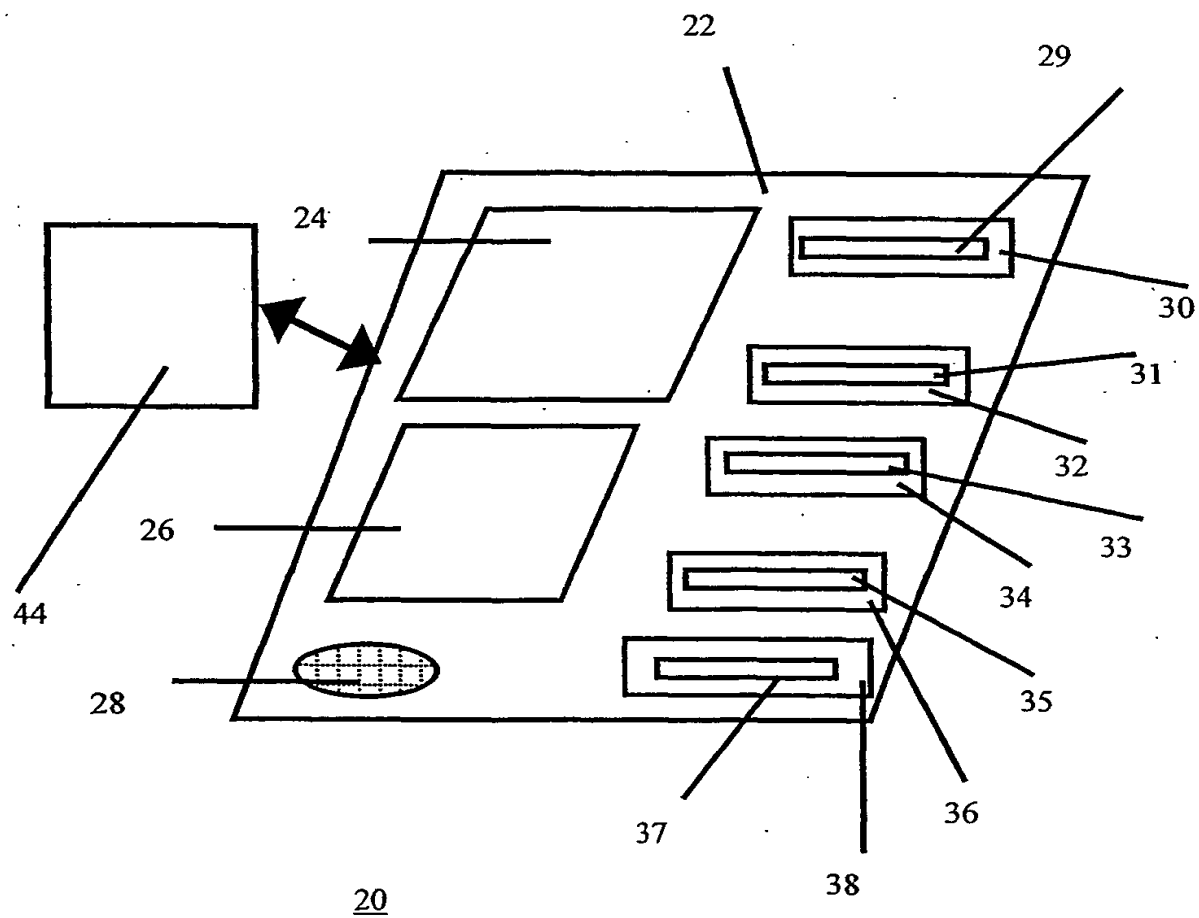


Fig. 2

INTERNATIONAL SEARCH REPORT

International application No.

PCT/IL01/00219

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/43

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/43

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,453,601 A (ROSEN) 26 SEP 1995 (26.09.1995)	1-32
A	US 6,226,623 B1 (SCHEIN et al) 01 MAY 2001 (01.05.2001) abstract and col.1-col.8	1-32

☐ Further documents are listed in the continuation of Box C.☐ See patent family annex.

* Special categories of cited documents:

- "A" document defining the general state of the art which is not considered to be of particular relevance
- "E" earlier application or patent published on or after the international filing date
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- "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
- "&" document member of the same patent family

Date of the actual completion of the international search

Date of mailing of the international search report

07 AUG 2001

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